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EXAMINER

PERRY, LINDA C

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PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.



Continuation of Substance of Interview including description of the general nature of what was discussed: In the prior advisory action and in numerous conversations, Examiner has explained to Applicant that the arguments he presents as to why his claim is allowable consistently argue features which Applicant has not inserted into his claims. Examiner suggests, once, again, that if Applicant wishes a patent on the idea argued, namely a reward based on a balance and/or interest related to a balance, all quantities being representative of an amount which is not legal tender or non-monetary, Applicant should put specific words describing his concepts into his claims. As the amended claims stand, claim 6 calculates a number from another number and a time difference, a claim so broad as to be a) unrepresentative of what Applicant has told Examiner his idea was and which Applicant attempted to describe in the specification, and b) so broad it should be easy to reject. Applicant agreed to amend his claims to better reflect his invention. Examiner notes that Applicant's petition was only granted last October. Applicant is reminded that new matter is not acceptable, but that Applicant may file an application which is a continuation-in-part of the current application; new concepts then inserted would not have the benefit of the prior filing date...